

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF INDIANA  
SOUTH BEND DIVISION**

In re: JAMES RICHARD ANDREWS	§	Case No. 20-30415
TAMERA JEAN ANDREWS	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Debra L. Miller, Trustee, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/12/2020.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 10/30/2020.
- 6) Number of months from filing or conversion to last payment: 8.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$113,479.29.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 11,875.76	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 11,875.76</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,632.96	
Other	\$ 364.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,996.96</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PATRICK M. SEESE	Lgl	0.00	4,000.00	4,000.00	0.00	0.00
BRIDGECREST CREDIT COMPANY	Sec	13,895.00	13,805.19	13,805.19	0.00	0.00
FAY SERVICING	Con	145,334.00	102,984.42	102,984.42	6,244.08	0.00
FAY SERVICING	Sec	0.00	20,477.33	20,477.33	0.00	0.00
POLICEMAN'S FEDERAL CU	Sec	19,541.24	19,541.24	19,541.24	0.00	0.00
POLICEMAN'S FEDERAL CU	Con	14,298.32	14,298.32	14,298.32	3,634.72	0.00
POLICEMAN'S FEDERAL CU	Sec	0.00	0.00	0.00	0.00	0.00
POLICEMAN'S FEDERAL CU	Sec	14,399.42	14,399.42	14,399.42	0.00	0.00
POLICEMAN'S FEDERAL CU	Sec	12,041.94	12,041.94	12,041.94	0.00	0.00
INDIANA DEPARTMENT OF	Pri	4,273.00	2,521.55	2,521.55	0.00	0.00
INDIANA DEPARTMENT OF	Uns	0.00	176.30	176.30	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	34,652.35	34,652.35	0.00	0.00
INTERNAL REVENUE SERVICE	Sec	41,325.41	14,321.62	14,321.62	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	7,988.82	7,988.82	0.00	0.00
AES	Con	161,438.00	NA	NA	0.00	0.00
AMERICOLLECT INC	Uns	831.00	NA	NA	0.00	0.00
CHASE RECEIVABLES	Uns	48.25	NA	NA	0.00	0.00
CHECK N GO	Uns	707.50	705.14	705.14	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SANTANDER CONSUMER USA INC	Uns	8,000.00	18,707.25	18,707.25	0.00	0.00
CREDIT COLLECTIONS SVC	Uns	896.17	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	672.00	735.09	735.09	0.00	0.00
PREMIER BANKCARD, LLC.	Uns	494.00	547.35	547.35	0.00	0.00
MERRICK BANK	Uns	488.05	468.05	468.05	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	769.00	836.23	836.23	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	836.00	769.77	769.77	0.00	0.00
MONROE & MAIN	Uns	314.00	314.81	314.81	0.00	0.00
ONE ADVANTAGE LLC	Uns	89.00	NA	NA	0.00	0.00
POLICEMAN'S FEDERAL CU	Uns	923.01	923.01	923.01	0.00	0.00
TEACHERS CREDIT UNION	Uns	299.00	303.20	303.20	0.00	0.00
TOTAL VISA	Uns	435.79	NA	NA	0.00	0.00
TEA OLIVE	Uns	0.00	548.82	548.82	0.00	0.00
ECMC	Uns	0.00	162,304.01	162,304.01	0.00	0.00
CHECK N GO	Uns	0.00	705.14	705.14	0.00	0.00
STANDING CHAPTER 13 TRUSTEE	Adm	0.00	182.00	182.00	182.00	0.00
FAY SERVICING	Sec	0.00	400.00	400.00	0.00	0.00
STANDING CHAPTER 13 TRUSTEE	Adm	0.00	182.00	182.00	182.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 117,282.74	\$ 9,878.80	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 40,246.55	\$ 0.00	\$ 0.00
All Other Secured	\$ 54,740.19	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 212,269.48	\$ 9,878.80	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 37,173.90	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 37,173.90	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 196,032.99	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 1,996.96	
Disbursements to Creditors	\$ 9,878.80	
<b>TOTAL DISBURSEMENTS:</b>		\$ 11,875.76

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/16/2020

By: /s/ Debra L. Miller  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.